

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Richmond Division

In re: Michael A. March  
14206 Spotted Coat Court  
Midlothian, VA 23112  
Last four digits of SSN: 8883

Case No. 12-30750-DOT  
Chapter 13  
Trustee: Carl M. Bates

**ORDER APPROVING REFINANCE OF  
PROPERTY AFTER CONFIRMATION**

THIS MATTER came to be heard upon the motion of the debtor for authority to refinance real property after confirmation pursuant to 11 U.S.C. §§ 364(a) and 1304(b), Federal Rules of Bankruptcy Procedure 4001(c) and 9014, and Local Rule 6004-3. In consideration thereof, the Court makes these findings:

1. Debtor has complied with Local Bankruptcy Rule 9013-1 and the notice provisions required by Bankruptcy Rules 4001 and 9014.
2. No parties in interest have filed any timely objection to the Debtor's motion.
3. Debtor has obtained an offer from Bank of America, N.A. to refinance the mortgage on the real property located at 14206 Spotted Coat Court, Midlothian, VA (hereinafter the "Real Property") in the amount of \$187,030.00. The legal description of the Real Property is as follows:

**ALL that certain lot, piece or parcel of land with improvements thereon and appurtenances thereto, belonging, lying and being in Chesterfield County, Virginia, designated as Lot 25, Block E, Section 5, Deer Run, as shown on Plat recorded in the Clerk's Office Circuit Court, Chesterfield County, Virginia, in Plat Book 70, Pages 42 and 43, to which Plat reference is hereby made for a more particular description.**

**Being the same parcel conveyed to Michael A. March from Bank of New York, as Trustee, on Behalf of the Certificateholders of CWALT, Inc alternative Loan Trust 2004-113 Mortgage pass-through Certificates, Series 2004-113, Its Successors and Assigns by virtue of a Deed dated 01/10/2008, recorded 02/08/2008, in Deed Book 8184, Page 786, County of Chesterfield, State of Virginia.**

**Assessor's Parcel No: 727668038100000**

4. Debtor's interest in the Real Property is encumbered by a mortgage in favor of Bank of America, N.A. The payoff pursuant to the mortgage is approximately \$186,100.00.
5. Settlement charges due from the Debtor are approximately \$5,307.92; and

6. After paying the mortgage and the settlement charges, it is estimated that the Debtor will receive \$8.08.

7. It is reasonable to waive the 14-day stay provided for by FRBP 6004(h).

It appearing to the Court to be in the best interests of the parties to allow Debtor's motion, it is hereby ORDERED that the Debtor's motion is hereby granted, and it is further ORDERED that the Debtor may refinance his mortgage with Bank of America, N.A. and execute such documents as are necessary to execute this refinance, and it is further

ORDERED that the proceeds from the refinancing are to be applied as follows:

1. to the full payoff of the Debtor's mortgage;
2. to the full payoff of the Debtor's settlement costs; and
3. any remaining funds to be distributed to the Debtor.

ORDERED that the fourteen (14) day stay is hereby waived and the terms of this Order are immediately enforceable.

ORDERED that the Clerk shall mail copies of this Order, once entered, to all parties on the attached service list.

ENTER:

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Honorable Judge Douglas O. Tice Jr.

Entered on Docket: \_\_\_\_\_

I ask for this:

/s/ Pia J. North  
Pia J. North, Esq. #29672  
Counsel for Michael A. March, the Debtor  
North & Associates, P.C.  
5913 Harbour Park Drive  
Midlothian, VA 23112  
Tel: (804) 739-3700  
Fax: (804) 739-2550

Seen and Agreed:

/s/ Carl M. Bates  
Carl M. Bates, Chapter 13 Trustee  
P.O. Box 1819  
Richmond, VA 23218  
Telephone: (804) 237-6800

Local Rule 9022-1(C) Certification

I ask for this and I hereby certify pursuant to Local Rule 9022 that this Order has been endorsed by all necessary parties

/s/ Pia J. North  
Pia J. North, Esq. #29672

**The Clerk shall mail copies of this Order to:**

Pia J. North, Esquire  
5913 Harbour Park Drive  
Midlothian, VA 23112

United States Trustee  
701 E. Broad Street, Suite 4304  
Richmond, VA 23219

Michael A. March  
14206 Spotted Coat Court  
Midlothian, VA 23112

Carl M. Bates  
Chapter 13 Trustee  
P.O. Box 1819  
Richmond, VA 23218

Bank of America, N.A.  
2901 S. Lynnhaven Rd, Ste 250  
Virginia Beach, VA 23452  
Attn: Brandon Dixon

Melissa M. Watson Goode, Esq.  
Counsel for Bank of America, N.A.  
Glasser & Glasser, P.L.C.  
Crown Center  
580 E. Main Street, Suite 600  
Norfolk, VA 23510